

Exhibit A

UNITED STATES FIDELITY AND GUARANTY COMPANY

Baltimore, Maryland

COMPREHENSIVE GENERAL—AUTOMOBILE LIABILITY INSURANCE

DECLARATIONS

Item 1. NAMED INSURED Address (No. & Street, City, County, State)	MURPHY OIL CORPORATION and Its Wholly Owned Subsidiaries Murphy Building El Dorado, Union, Arkansas	Branch Office and Agent or Broker Little Rock Office United Insurance Agency El Dorado, Arkansas
Business of Named Insured Oil & Gas Production Refining & Marketing	Policy Number FCC 271895 From June 1, 1970 To June 1, 1971	Item 2. Policy Period 12:01 A.M. standard time at the address of the Named Insured as stated herein. Tran. 21
	The Named Insured is: <input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Joint Venture <input type="checkbox"/> Other (specify) R1CC-222980	Renews Agent's Code 39-2084

Item 3. The insurance afforded is only with respect to such of the following Coverage Parts and Coverages as are indicated by specific premium charge or charges. The limit of the Company's liability against each such Coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

COVERAGE PARTS	COVERAGES	See End. #8 LIMITS OF LIABILITY	ADVANCE PREMIUMS
Comprehensive General Liability Insurance	A. Bodily Injury Liability B. Property Damage Liability	\$ 100 ,000 each person \$ 500 ,000 each occurrence \$ 500 ,000 aggregate \$ 100 ,000 each occurrence \$ 100 ,000 aggregate	\$ 7,236 .00 \$ 9,576 .00
Premises Medical Payments Insurance	E. Premises Medical Payments	\$,000 each person \$,000 each accident	\$.00
Contractual Liability Insurance	Y. Contractual Bodily Injury Liability Z. Contractual Property Damage Liability	\$,000 each person \$,000 each occurrence \$,000 aggregate	\$.00
Comprehensive Automobile Liability Insurance	C. Bodily Injury Liability D. Property Damage Liability	\$,000 each person \$,000 each occurrence	\$.00
Automobile Medical Payments Insurance	F. Automobile Medical Payments	\$,000 each person	\$.00
Insurance Against Uninsured Motorists	U. Uninsured Motorists	\$,000 each person \$,000 each accident	\$.00
Contractual Liability Insurance (Blanket Coverage)			\$ 87 .00
Personal Injury Liability Insurance			\$ Included
Employee Benefits Liability Insurance			\$ 222 .00
See Coverage Part for Coverages and Limits of Liability			\$.00
\$.00			\$.00
\$.00			\$.00
Endorsement Nos. (other than those entered on Coverage Parts)			\$.00
Audit Period: Annual, unless otherwise designated below. <input type="checkbox"/> Semi-annually <input type="checkbox"/> Quarterly <input checked="" type="checkbox"/> Monthly			Total Advance Premium \$ 17,121 .00

eh 7-7-70

Countersigned by

UNITED INSURANCE AGENCY
Robert P. Brown Jr.
 Authorized Representative

COVERAGE PART: #1 COMPREHENSIVE GENERAL LIABILITY INSURANCE

Forming a part of Policy

No. RICC-271895

Schedule

Description of Hazards *See Note Below	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
Premises-Operations (PF 11 and/or 12)		(a) Area (Sq. Ft.) (b) Frontage (c) Remuneration	(a) Per 100 Sq. Ft. of Area (b) Per Linear Foot (c) Per \$100 of Remuneration			
See M&C Schedules #1-A thru #1-E Attached					1,000.00 Deposit Monthly	1,000.00 Premiums Adjusted
See OL&T Schedules #1-F thru #1-H Attached			S E		1,411.00 460.00	919.00 186.00
Flat Charge for Increased Limits of Liability					10.00	5.00
End. #17 (Typed) Waiver of Subrogation					11.00	4.00
Elevators (PF 22)		Number	Per Elevator			
Independent Contractors (PF 32)		Cost	Per \$100 of Cost	S E	370.00 126.00	296.00 278.00
Completed Operations (PF 14)		Receipts	Per \$1,000 of Receipts			
Products (PF 14)		Sales	Per \$1,000 of Sales	S E	2,253.00 1,595.00	4,997.00 1,891.00
Endorsement Nos. #5, G322 (Texas); #6, G325;			Total Advance Premiums		7,236.00 \$ 00	9,576.00 \$ 00
Location of all premises owned by, rented to or controlled by the Named Insured (Enter "same" if same location as address shown in Item 1 of declarations)		Interest of Named Insured in such premises (Describe interest, such as "owner", "general lessor", "tenant")			Part occupied by Named Insured	
See Schedules Attached			Various		Various	

The foregoing discloses all hazards insured hereunder known to exist at the effective date of this policy, unless otherwise stated herein:

No Exceptions

*Premium for insured hazards not specifically rated herein will be determined by audit and charged accordingly.

I COVERAGE A—BODILY INJURY LIABILITY**COVERAGE B—PROPERTY DAMAGE LIABILITY**

The Company will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of

A. bodily injury or

B. property damage

to which this insurance applies, caused by an occurrence, and the Company shall have the right and duty to defend any suit against the Insured seeking damages on account of such bodily injury or property damage, even if any of the allegations

of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the Company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the Company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the Insured under any contract or agreement except an incidental contract; but this exclusion does not apply to a warranty of fitness or quality of the Named Insured's products or a warranty that work performed by or on behalf of the Named Insured will be done in a workmanlike manner;

(Continued on reverse side)

COVERAGE PART—COMPREHENSIVE GENERAL LIABILITY INSURANCE

- (b) to **bodily injury or property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of:
- (1) any automobile or aircraft owned or operated by or rented or loaned to the **Named Insured**, or
 - (2) any other automobile or aircraft operated by any person in the course of his employment by the **Named Insured**;
- but this exclusion does not apply to the parking of an **automobile** on premises owned by, rented to or controlled by the **Named Insured** or the ways immediately adjoining, if such **automobile** is not owned by or rented or loaned to the **Named Insured**;
- (c) to **bodily injury or property damage** arising out of and in the course of the transportation of mobile equipment by an **automobile** owned or operated by or rented or loaned to the **Named Insured**;
- (d) to **bodily injury or property damage** arising out of the ownership, maintenance, operation, use, loading or unloading of any watercraft, if the **bodily injury or property damage** occurs away from premises owned by, rented to or controlled by the **Named Insured**; but this exclusion does not apply to **bodily injury or property damage** included within the **products hazard** or the **completed operations hazard** or resulting from operations performed for the **Named Insured** by independent contractors or to liability assumed by the **Insured** under an **incidental contract**;
- (e) to **bodily injury or property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to:
- (1) liability assumed by the **Insured** under an **incidental contract**, or
 - (2) expenses for first aid under the Supplementary Payments provision;
- (f) to **bodily injury or property damage** for which the **Insured** or his indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage:
- (1) in violation of any statute, ordinance or regulation,
 - (2) to a minor,
 - (3) to a person under the influence of alcohol, or
 - (4) which causes or contributes to the intoxication of any person;
- (g) to any obligation for which the **Insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (h) to **bodily injury** to any employee of the **Insured** arising out of and in the course of his employment by the **Insured**; but this exclusion does not apply to liability assumed by the **Insured** under an **incidental contract**;
- (i) to **property damage** to:
- (1) property owned or occupied by or rented to the **Insured**,
 - (2) property used by the **Insured**, or
 - (3) property in the care, custody or control of the **Insured** or as to which the **Insured** is for any purpose exercising physical control;
- but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to **property damage** (other than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the **Named Insured**;
- (j) to **property damage** to premises alienated by the **Named Insured** arising out of such premises or any part thereof;
- (k) to **bodily injury or property damage** resulting from the failure of the **Named Insured's products** or work completed by or for the **Named Insured** to perform the function or serve the purpose intended by the **Named Insured**, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any **Insured**; but this exclusion does not apply to **bodily injury or property damage** resulting from the active malfunctioning of such products or work;
- (l) to **property damage** to the **Named Insured's products** arising out of such products or any part of such products;
- (m) to **property damage** to work performed by or on behalf of the **Named Insured** arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (n) to **damages** claimed for the withdrawal, inspection, repair, replacement, or loss of use of the **Named Insured's products** or work completed by or for the **Named Insured** or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

II PERSONS INSURED

Each of the following is an **Insured** under this insurance to the extent set forth below:

- (a) if the **Named Insured** is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor;
- (b) if the **Named Insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;

- (c) if the **Named Insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
 - (d) any person (other than an employee of the **Named Insured**) or organization while acting as real estate manager for the **Named Insured**; and
 - (e) with respect to the operation, for the purpose of locomotion upon a public highway, of mobile equipment registered under any motor vehicle registration law,
 - (i) an employee of the **Named Insured** while operating any such equipment in the course of his employment, and
 - (ii) any other person while operating with the permission of the **Named Insured** any such equipment registered in the name of the **Named Insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;
- provided that no person or organization shall be an **Insured** under this paragraph (e) with respect to:
- (1) **bodily injury** to any fellow employee of such person injured in the course of his employment, or
 - (2) **property damage** to property owned by, rented to, in charge of or occupied by the **Named Insured** or the employer of any person described in subparagraph (ii).

This insurance does not apply to **bodily injury or property damage** arising out of the conduct of any partnership or joint venture of which the **Insured** is a partner or member and which is not designated in this policy as a **Named Insured**.

III LIMITS OF LIABILITY

Regardless of the number of (1) **Insureds** under this policy, (2) persons or organizations who sustain **bodily injury or property damage**, or (3) claims made or suits brought on account of **bodily injury or property damage**, the Company's liability is limited as follows:

Coverage A—The limit of **bodily injury** liability stated in the declarations as applicable to "each person" is the limit of the Company's liability for all damages because of **bodily injury** sustained by one person as the result of any one occurrence; but subject to the above provision respecting "each person", the total liability of the Company for all damages because of **bodily injury** sustained by two or more persons as the result of any one occurrence shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each occurrence".

Subject to the above provisions respecting "each person" and "each occurrence", the total liability of the Company for all damages because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate".

Coverage B—The total liability of the Company for all damages because of all **property damage** sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the Company for all damages because of all **property damage** to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate":

- (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any **incidental contract** relating to such premises or operations, but this subparagraph (2) does not include **property damage** included in subparagraph (2) below;
- (2) all **property damage** arising out of and occurring in the course of operations performed for the **Named Insured** by independent contractors and general supervision thereof by the **Named Insured**, including any such **property damage** for which liability is assumed under any **incidental contract** relating to such operations, but this subparagraph (2) does not include **property damage** arising out of maintenance or repairs at premises owned by or rented to the **Named Insured** or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all **property damage** included within the **products hazard** and all **property damage** included within the **completed operations hazard**.

Such aggregate limit shall apply separately to the **property damage** described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the **Named Insured**.

Coverages A and B—For the purpose of determining the limit of the Company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

IV POLICY PERIOD; TERRITORY

This insurance applies only to **bodily injury or property damage** which occurs during the policy period within the policy territory.

SUPPLEMENTARY SCHEDULE

to

**COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART****MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART****OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART****COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART****CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

#1-A

Forming a part of Policy

No. R1CC-271895

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)	(a)	Area (Sq. Ft.)	(a)	Per 100 Sq. Ft. of Area		
(2) Elevators (PF 22)	(b)	Frontage	(b)	Per Linear Foot		
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)	(c)	Remuneration	(c)	Per \$100 of Remuneration		
(4) Completed Operations (PF 14)	(d)	Number	(d)	Per Elevator		
(5) Products (PF 14)	(e)	Cost	(e)	Per \$100 of Cost		
(6) Contractual (PF 32)	(f)	Receipts	(f)	Per \$1000 of Receipts		
	(g)	Sales	(g)	Per \$1000 of Sales		
	(h)	Number	(h)	Per Contract		
Gasoline or Oil Dealers. , #8350x						
Alabama	(c)	40,000.00	S .198 E .116	.409 .146	1,000.00 Deposit	1,000.00 Premiums Monthly Adjusted
Florida	(c)	90,000.00	S .116 E .068	.307 .128		
Kentucky	(c)	16,000.00	S .335 E .196	.447 .154		
Louisiana	(c)	22,000.00	S .441 E .234	.904 .277		
Michigan	(c)	27,000.00	S .096 E .056	.344 .133		
Minnesota	(c)	If Any	S .178 E .104	.338 .131		
Mississippi	(c)	If Any	S .198 E .116	.370 .138		
Tennessee	(c)	6,400.00	S .246 E .144	.377 .139		
Wisconsin	(c)	38,000.00	S .096 E .056	.299 .124		
Gasoline Stations--retail. #3437						
Alabama	(c)	200,000.00	S .157 E .092	.064 .013		
Arkansas	(c)	23,000.00	S .144 E .084	.084 .017		
Delaware	(c)	If Any	S .082 E .048	.090 .018		
Dist. of Columbia	(c)	If Any	S .246 E .144	.129 .026		

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**
- MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART**
- OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART**
- COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART**
- CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

#1-B

Forming a part of Policy

No. RICC-271895

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)	(a)	Area (Sq. Ft.)	(a)	Per 100 Sq. Ft. of Area		
(2) Elevators (PF 22)	(b)	Frontage	(b)	Per Linear Foot		
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)	(c)	Remuneration	(c)	Per \$100 of Remuneration		
(4) Completed Operations (PF 14)	(d)	Number	(d)	Per Elevator		
(5) Products (PF 14)	(e)	Cost	(e)	Per \$100 of Cost		
(6) Contractual (PF 32)	(f)	Receipts	(f)	Per \$1000 of Receipts		
	(g)	Sales	(g)	Per \$1000 of Sales		
	(h)	Number	(h)	Per Contract		
Gasoline Stations--retail, #3437						
Florida	(c)	450,000.00	S .185 E .108	.064 .013		
Georgia	(c)	350,000.00	S .185 E .108	.090 .018		
Illinois	(c)	If Any	S .219 E .128	.071 .014		
Indiana	(c)	46,000.00	S .116 E .068	.090 .018		
Kentucky	(c)	227,000.00	S .219 E .128	.071 .014		
Louisiana	(c)	120,000.00	S .713 E .378	.223 .040		
Maryland	(c)	If Any	S .240 E .140	.084 .017		
Michigan	(c)	90,000.00	S .205 E .120	.071 .014		
Minnesota	(c)	80,000.00	S .315 E .184	.109 .022		
Mississippi	(c)	8,000.00	S .171 E .100	.103 .021		
Missouri	(c)	If Any	S .315 E .184	.103 .021		
New Jersey	(c)	If Any	S .638 E .440	.174 .042		
North Carolina	(c)	240,000.00	S .111 E .063	.069 .016		
North Dakota	(c)	If Any	S .116 E .068	.064 .013		

SUPPLEMENTARY SCHEDULE

#1-C

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**
- MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART**
- OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART**
- COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART**

Forming a part of Policy

No. R1CC-271895

- CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)		(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area			
(2) Elevators (PF 22)		(b) Frontage	(b) Per Linear Foot			
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)		(c) Remuneration	(c) Per \$100 of Remuneration			
(4) Completed Operations (PF 14)		(d) Number	(d) Per Elevator			
(5) Products (PF 14)		(e) Cost	(e) Per \$100 of Cost			
(6) Contractual (PF 32)		(f) Receipts	(f) Per \$1000 of Receipts			
Gasoline Stations--retail. #3437		(g) Sales	(g) Per \$1000 of Sales			
Ohio	(c) 90,000.00	(h) Number	(h) Per Contract			
Pennsylvania	(c) If Any		S .157 E .092	.103 .021		
South Carolina	(c) 180,000.00		S .267 E .156	.084 .017		
Tennessee	(c) 295,000.00		S .144 E .084	.071 .014		
Texas	(c) If Any		S .240 E .140	.077 .016		
Virginia	(c) 80,000.00		S .336 E .232	.164 .039		
Wisconsin	(c) 22,000.00		S .216 E .149	.096 .023		
Oil or Gas Geologists or Scouts, #2475						
Arkansas	(c) 60,200.00		S .082 E .048	.090 .018		
Colorado	(c) 5,200.00		S .082 E .048	.071 .014		
Louisiana	(c) 15,000.00		S .182 E .096	.223 .040		
Mississippi	(c) 28,000.00		S .130 E .076	.084 .017		
Montana	(c) 75,000.00		S .096 E .056	.064 .013		
Texas	(c) 10,000.00		S .186 E .128	.164 .039		

- #1-D
- Forming a part of Policy
No. R1CC-271895
- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**
- MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART**
- OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART**
- COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART**
- CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)	(a)	Area (Sq. Ft.)	(a)	Per 100 Sq. Ft. of Area		
(2) Elevators (PF 22)	(b)	Frontage	(b)	Per Linear Foot		
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)	(c)	Remuneration	(c)	Per \$100 of Remuneration		
(4) Completed Operations (PF 14)	(d)	Number	(d)	Per Elevator		
(5) Products (PF 14)	(e)	Cost	(e)	Per \$100 of Cost		
(6) Contractual (PF 32)	(f)	Receipts	(f)	Per \$1000 of Receipts		
	(g)	Sales	(g)	Per \$1000 of Sales		
	(h)	Number	(h)	Per Contract		
Oil or Gas Geologists or Scouts.						
Wyoming #2475	(c)	If Any	S .068	.058		
			E .040	.012		
Oil Lease Operators, , , , #1321de						
Arkansas	(c)	100,000.00	S .103	.497		
			E .060	.809		
Colorado	(c)	5,000.00	S .075	.561		
			E .044	.822		
Louisiana	(c)	20,000.00	S .324	1.058		
			E .172	.91		
Mississippi	(c)	10,000.00	S .123	.639		
			E .072	.837		
Montana	(c)	75,000.00	S .075	.574		
			E .044	.824		
Texas	(c)	45,000.00	S .255	.930		
			E .176	.929		
Oil Refining--petroleum. . #4740x						
Louisiana	(c)	600,000.00	S .208	.583		
			E .110	.273		
Wisconsin	(c)	1,010,000.	S .082	.294		
			E .048	.151		

SUPPLEMENTARY SCHEDULE

to

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**
- MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART**
- OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART**
- COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART**
- No. **R1CC-271895** **CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)	(a) Area (Sq. Ft.)		(a) Per 100 Sq. Ft. of Area			
(2) Elevators (PF 22)	(b) Frontage		(b) Per Linear Foot			
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)	(c) Remuneration		(c) Per \$100 of Remuneration			
(4) Completed Operations (PF 14)	(d) Number		(d) Per Elevator			
(5) Products (PF 14)	(e) Cost		(e) Per \$100 of Cost			
(6) Contractual (PF 32)	(f) Receipts		(f) Per \$1000 of Receipts			
	(g) Sales		(g) Per \$1000 of Sales			
	(h) Number		(h) Per Contract			
Stevedoring--by hand or by means of hand trucks exclusively--no hoisting of cargo--including completed operations with respect to occurrences not on board vessels arising at the site of operations after their completion or abandonment.						
• • • • • • • • • • • • • #3435						
Alabama	(c) If Any	S .219 E .128	.090 .018			
Florida	(c) If Any	S .287 E .168	.116 .023			
Kentucky	(c) If Any	S .233 E .136	.109 .022			
Louisiana	(c) If Any	S .545 E .289	.285 .051			
Michigan	(c) If Any	S .212 E .124	.116 .023			
Tennessee	(c) If Any	S .274 E .160	.116 .023			
Wisconsin	(c) If Any	S .294 E .172	.148 .030			

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- COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART**
- CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

Forming a part of Policy

No. RICC-271895

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)	(a)	Area (Sq. Ft.)	(a)	Per 100 Sq. Ft. of Area		
(2) Elevators (PF 22)	(b)	Frontage	(b)	Per Linear Foot		
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)	(c)	Remuneration	(c)	Per \$100 of Remuneration		
(4) Completed Operations (PF 14)	(d)	Number	(d)	Per Elevator		
(5) Products (PF 14)	(e)	Cost	(e)	Per \$100 of Cost		
(6) Contractual (PF 32)	(f)	Receipts	(f)	Per \$1000 of Receipts		
	(g)	Sales	(g)	Per \$1000 of Sales		
	(h)	Number	(h)	Per Contract		
Gasoline or Oil Supply Stations-- retail, operated by persons other than the insured--(lessor's risk only). #0901	(i)	Each				
Alabama	(i)	28	S E	.010 .003	.003 .001	84.00 28.00
Arkansas	(i)	6	S E	.010 .003	.003 .001	18.00 6.00
Florida	(i)	36	S E	.013 .004	.005 .001	108.00 36.00
Georgia	(i)	16	S E	.010 .003	.005 .001	48.00 16.00
Indiana	(i)	4	S E	.013 .004	.005 .001	12.00 4.00
Kentucky	(i)	12	S E	.013 .004	.005 .001	36.00 12.00
Louisiana	(i)	18	S E	.038 .010	.006 .001	108.00 36.00
Michigan	(i)	9	S E	.012 .004	.005 .001	27.00 9.00
Minnesota	(i)	19	S E	.032 .010	.005 .001	57.00 19.00
Mississippi	(i)	20	S E	.012 .004	.005 .001	60.00 20.00
Missouri	(i)	1	S E	.022 .007	.003 .001	3.00 1.00
North Carolina	(i)	14	S E	.008 .003	.004 .001	56.00 14.00
Ohio	(i)	8	S E	.018 .006	.003 .001	24.00 8.00

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**
- MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART**
- OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART**
- COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART**
- CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

#1-G

Forming a part of Policy

No. RICC-271895

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
(1) Premises-Operations (PF 11 and/or 12)		(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area			
(2) Elevators (PF 22)		(b) Frontage	(b) Per Linear Foot			
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)		(c) Remuneration	(c) Per \$100 of Remuneration			
(4) Completed Operations (PF 14)		(d) Number	(d) Per Elevator			
(5) Products (PF 14)		(e) Cost	(e) Per \$100 of Cost			
(6) Contractual (PF 32)		(f) Receipts	(f) Per \$1000 of Receipts			
Gasoline or Oil Supply Stations--	(1) Each	(g) Sales	(g) Per \$1000 of Sales			
• • • • • #0901		(h) Number	(h) Per Contract			
South Carolina	(1) 4	S .010	.003	12.00	8.00	
		E .003	.001	4.00	1.00	
Tennessee	(1) 13	S .015	.003	39.00	26.00	
		E .005	.001	13.00	4.00	
Virginia	(1) 13	S .020	.005	65.00	39.00	
		E .007	.001	26.00	13.00	
Wisconsin	(1) 26	S .026	.003	78.00	52.00	
		E .008	.001	26.00	9.00	
 <u>Hillsborough County, Florida</u>						
Land--occupied by persons other than the insured for commercial purposes--(lessor's risk only).						
• • • • • #0901	(b) 420	S .013	.003	6.00	1.00	
		E .004	.001	2.00	.00	
Tank Cars---Gasoline. . . #0301						
1st. 100	(1) 100	S 3.19	1.61	319.00	161.00	
		E .98	.33	98.00	33.00	
Next 400	(1) 35	S 1.59	.80	56.00	28.00	
		E .49	.16	17.00	6.00	

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**
- MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART**
- OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART**
- COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART**
- No. **RICC-271895** **CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

#1-H

Forming a part of Policy

No. RICC-271895

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)	(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area				
(2) Elevators (PF 22)	(b) Frontage	(b) Per Linear Foot				
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)	(c) Remuneration	(c) Per \$100 of Remuneration				
(4) Completed Operations (PF 14)	(d) Number	(d) Per Elevator				
(5) Products (PF 14)	(e) Cost	(e) Per \$100 of Cost				
(6) Contractual (PF 32)	(f) Receipts	(f) Per \$1000 of Receipts				
	(g) Sales	(g) Per \$1000 of Sales				
	(h) Number	(h) Per Contract				
End. #7 (Typed), Oil or Gas Operations						
Non-Operating Interest	Flat	Charge	S	75.00	82.00	
			E	25.00	18.00	
End. #10, G111, Additional Insured	Flat	Charge	S	2.00	2.00	
			E	.00	.00	
End. #11 (Typed), Southern Facilities, Inc.			S	64.00	64.00	
Open States Locations			E	20.00	13.00	
North Carolina Locations			S	28.00	29.00	
			E	10.00	7.00	
Virginia Locations			S	26.00	27.00	
			E	10.00	6.00	
	Totals		S	1,111.00	919.00	
			E	460.00	186.00	

#1-I

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**
 MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART
 OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART
 COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART

Forming a part of Policy

No. RICC-271895 **CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)	(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area				
(2) Elevators (PF 22)	(b) Frontage	(b) Per Linear Foot				
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)	(c) Remuneration	(c) Per \$100 of Remuneration				
(4) Completed Operations (PF 14)	(d) Number	(d) Per Elevator				
(5) Products (PF 14)	(e) Cost	(e) Per \$100 of Cost				
(6) Contractual (PF 32)	(f) Receipts	(f) Per \$1000 of Receipts				
Construction Operations--owner-- N.O.C. (not railroads)--excluding operations on board ships. #0512	(g) Sales	(g) Per \$1000 of Sales				
Open States	(h) Number	(h) Per Contract				
First \$500,000.00(e)500,000.	S .012	.007	60.00	35.00		
	E .004	.001	20.00	5.00		
Next \$500,000.00(e)500,000.	S .006	.004	30.00	20.00		
	E .002	.001	10.00	5.00		
Over \$1,000,000.00(e)300,000.	S .0013	.0013	4.00	4.00		
	E .0005	.0003	2.00	1.00		
Louisiana						
First \$500,000.00(e)500,000.	S .022	.014	110.00	70.00		
	E .007	.002	35.00	10.00		
Next \$500,000.00(e)500,000.	S .011	.007	55.00	35.00		
	E .004	.001	20.00	5.00		
Over \$1,000,000.00(e)125,000.	S .0025	.0025	3.00	3.00		
	E .0008	.0004	1.00	1.00		
Texas						
First \$500,000.00(e) If Any	S .020	.012				
	E .009	.003				
Next \$500,000.00(e) If Any	S .010	.007				
	E .004	.002				
Over \$1,000,000.00(e) If Any	S .0022	.0022				
	E .0010	.0005				

#1-J

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**
- MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART**
- OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART**
- COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART**

Forming a part of Policy

No. R1CC-271895 **CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART**

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)	(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area				
(2) Elevators (PF 22)	(b) Frontage	(b) Per Linear Foot				
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)	(c) Remuneration	(c) Per \$100 of Remuneration				
(4) Completed Operations (PF 14)	(d) Number	(d) Per Elevator				
(5) Products (PF 14)	(e) Cost	(e) Per \$100 of Cost				
(6) Contractual (PF 32)	(f) Receipts	(f) Per \$1000 of Receipts				
	(g) Sales	(g) Per \$1000 of Sales				
	(h) Number	(h) Per Contract				
Oil or gas operations in the field--owner or contractor--N.O.C.#0536						
Open States						
First \$500,000.00	(e) 500,000.	S .012 E ,004	.015 .031	60.00 20.00	75.00 155.00	
Next \$500,000.00	(e) 100,000.	S .006 E ,002	.012 .031	6.00 2.00	12.00 31.00	
Over \$1,000,000.00	(e) If Any	S .0013 E ,0005	.0093 .0303			
Louisiana						
First \$500,000.00	(e) 100,000.	S .022 E ,007	.022 .032	22.00 7.00	22.00 32.00	
Next \$500,000.00	(e) If Any	S .011 E ,004	.015 .031			
Over \$1,000,000.00	(e) If Any	S .0025 E ,0008	.0105 .0304			
Texas						
First \$500,000.00	(e) 100,000.	S .020 E ,009	.02 .033	20.00 9.00	20.00 33.00	
Next \$500,000.00	(e) If Any	S .010 E ,004	.015 .032			
Over \$1,000,000.00	(e) If Any	S ,0022 E ,0010	.0102 .0305			
Totals						
			S	370.00	296.00	
			E	126.00	278.00	

#1-K

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**
 MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART
 OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART
 COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART

Forming a part of Policy

No. RLCC-271895

CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE PART

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
	The rating classifications below do not modify the exclusions or other terms of this insurance.					
(1) Premises-Operations (PF 11 and/or 12)		(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area			
(2) Elevators (PF 22)		(b) Frontage	(b) Per Linear Foot			
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)		(c) Remuneration	(c) Per \$100 of Remuneration			
(4) Completed Operations (PF 14)		(d) Number	(d) Per Elevator			
(5) Products (PF 14)		(e) Cost	(e) Per \$100 of Cost			
(6) Contractual (PF 32)		(f) Receipts	(f) Per \$1000 of Receipts			
		(g) Sales	(g) Per \$1000 of Sales			
		(h) Number	(h) Per Contract			
		(i) Cu.Ft.	(i) Per 1,000,000 Cu.Ft.			
		(j) Gals.	(j) Per 10,000 Gallons			
		(k) Barrels	(k) Per 1,000 Barrels			
Gas--natural (producer). . #6111						
Open States	(i)	212,000 S .007 E .003	.006 .002	.00 .00	.00 .00	.00 .00
Louisiana	(i)	1,500,000 S .014 E .005	.012 .004	.00 .00	.00 .00	.00 .00
Gasoline (retail dealer). . #5125s						
Open States	(j)	117,000,000 S .032 E .023	.063 .023	374.00 269.00	737.00 269.00	
Louisiana	(j)	12,000,000 S .062 E .039	.118 .04	74.00 47.00	142.00 48.00	
North Carolina	(j)	13,000,000 S .039 E .032	.074 .033	51.00 42.00	96.00 43.00	
Texas	(j)	If Any S .055 E .045	.106 .047			
Virginia	(j)	8,000,000 S .054 E .044	.104 .046	43.00 35.00	83.00 37.00	
Gasoline (bulk dealer). . #5126s						
Open States	(j)	618,000,000 S .018 E .013	.042 .016	1,112.00 803.00	2,596.00 989.00	
Louisiana	(j)	100,000,000 S .035 E .022	.079 .027	350.00 220.00	790.00 270.00	
North Carolina	(j)	56,800,000 S .022 E .018	.050 .022	125.00 102.00	284.00 125.00	
Virginia	(j)	23,000,000 S .030 E .025	.069 .031	69.00 58.00	159.00 71.00	

#1-L

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART**

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART

COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART

CONTRACTUAL LIABILITY INSURANCE (DESIGNATED CONTRACTS ONLY) COVERAGE

Forming a part of Policy

No. R1CC-271895

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)		(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area			
(2) Elevators (PF 22)		(b) Frontage	(b) Per Linear Foot			
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)		(c) Remuneration	(c) Per \$100 of Remuneration			
(4) Completed Operations (PF 14)		(d) Number	(d) Per Elevator			
(5) Products (PF 14)		(e) Cost	(e) Per \$100 of Cost			
(6) Contractual (PF 32)		(f) Receipts	(f) Per \$1000 of Receipts			
		(g) Sales	(g) Per \$1000 of Sales			
		(h) Number	(h) Per Contract			
		(i) Cu.Ft.	(i) Per 1,000,000 Cu.Ft.			
		(j) Gals.	(j) Per 10,000 Gallons			
		(k) Barrels	(k) Per 1,000 Barrels			
Greases or Lubricating Oils and Automobile Accessories or Supplies. (retail or wholesale dealer).						
#1127						
Open States		(g) 1,600,000	S .024	.049	38.00	78.00
			E .009	.018	14.00	29.00
Louisiana		(g) 130,000	S .046	.092	6.00	12.00
			E .015	.031	2.00	4.00
North Carolina		(g) 50,000	S .028	.058	1.00	3.00
			E .012	.025	1.00	1.00
Texas		(g) If Any	S .041	.083		
			E .018	.036		
Virginia		(g) 20,000	S .040	.081	1.00	2.00
			E .017	.036	.00	1.00
Oil--crude (producer) #6131						
Open States		(k) 1,100,000	S .006	.006	7.00	7.00
			E .002	.002	2.00	2.00
Louisiana		(k) 70,000	S .012	.012	1.00	1.00
			E .004	.004	.00	.00
Sales of Molasses rated as: Products N.O.C. #7178						
Open States		(g) 190,000	S .006	.035	1.00	7.00
			E .002	.013	.00	2.00
					Totals	
					S 2,253.00	4,997.00
					E 1,595.00	1,891.00

COVERAGE PART: #2

CONTRACTUAL LIABILITY INSURANCE

Forming a part of Policy

No. R1CC-271895

(Blanket Coverage)**Schedule**

Coverages (PF 32)	Limits of Liability			Advance Premiums	
	YY. Contractual Bodily Injury Liability	\$ 100,000 each person	\$ 500 ,000 each occurrence	\$ 60 .00	ZZ. Contractual Property Damage Liability
Designation of Contracts	Code No.	Premium Bases	Rates	Advance Premiums	
The rating classifications below do not modify the exclusions or other terms of this insurance.		(a) Cost (b) Sales	(a) Per \$100 Cost (b) Per \$100 of Sales	S 44.00 E 16.00	22.00 5.00
See Schedule #2-A & #2-B Attached					
Endorsement Nos.			Total Advance Premiums	\$ 60 .00	\$ 27 .00

I COVERAGE YY—CONTRACTUAL BODILY INJURY LIABILITY**COVERAGE ZZ—CONTRACTUAL PROPERTY DAMAGE LIABILITY**

The Company will pay on behalf of the **Insured** all sums which the **Insured**, by reason of **contractual liability** assumed by him under any written contract relating to the business of the **Named Insured** as stated in the declarations, shall become legally obligated to pay as damages because of

**bodily injury or
property damage**

to which this insurance applies, caused by an **occurrence**, and the Company shall have the right and duty to defend any **suit** against the **Insured** seeking **damages** on account of such **bodily injury or property damage**, even if any of the allegations of the **suit** are groundless, false or fraudulent, and may make such investigation and settlement of any claim or **suit** as it deems expedient, but the Company shall not be obligated to pay any claim or judgment or to defend

- (1) any arbitration proceeding wherein the Company is not entitled to exercise the **Insured's** rights in the choice of arbitrators and in the conduct of such proceedings, or
- (2) any **suit** after the applicable limit of the Company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the **Insured** under any **incidental contract**;
- (b) if the indemnitee of the **Insured** is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of
 - (1) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, or

(2) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the **bodily injury or property damage**;

- (c) to **bodily injury or property damage** due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
- (d) to **bodily injury or property damage** for which the indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage (1) in violation of any statute, ordinance or regulation, (2) to a minor, (3) to a person under the influence of alcohol, or (4) which causes or contributes to the intoxication of any person;
- (e) to any obligation for which the **Insured** or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (f) to any obligation for which the **Insured** may be held liable in an action on a contract by a third party beneficiary for **bodily injury or property damage** arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person or organization engaged in the project;
- (g) to **property damage** to
 - (1) property owned or occupied by or rented to the **Insured**,
 - (2) property used by the **Insured**, or
 - (3) property in the care, custody or control of the **Insured** or as to which the **Insured** is for any purpose exercising physical control;
- (h) to **property damage** to premises alienated by the **Named Insured** arising out of such premises or any part thereof;

(Continued on reverse side)

COVERAGE PART—CONTRACTUAL LIABILITY INSURANCE
(Blanket Coverage)

- (i) to bodily injury or property damage resulting from the failure of the Named Insured's products or work completed by or for the Named Insured to perform the function or serve the purpose intended by the Named Insured, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any Insured; but this exclusion does not apply to bodily injury or property damage resulting from the active malfunctioning of such products or work;
- (j) to property damage to the Named Insured's products arising out of such products or any part of such products;
- (k) to property damage to work performed by or on behalf of the Named Insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (l) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the Named Insured's products or work completed by or for the Named Insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (m) to bodily injury or property damage arising out of the loading or unloading of watercraft;
- (n) to liability of any railroad assumed by the Insured;
- (o) to bodily injury or property damage, included within the completed operations hazard or the products hazard, except to the extent that insurance is afforded for such bodily injury or property damage by the Comprehensive General Liability Insurance Coverage Part or Completed Operations and Products Liability Insurance Coverage Part forming a part of the policy;
- (p) to property damage included within (1) the explosion hazard, (2) the collapse hazard, or (3) the underground property damage hazard; except to the extent that insurance is afforded for such property damage by the Comprehensive General Liability Insurance Coverage Part or Manufacturers' and Contractors' Liability Insurance Coverage Part forming a part of the policy;
- (q) to liability assumed by the Insured under any contract or agreement with labor unions.

II PERSONS INSURED

Each of the following is an Insured under this insurance to the extent set forth below:

- (a) if the Named Insured is designated in the declarations as an individual, the person so designated;
- (b) if the Named Insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the Named Insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

III LIMITS OF LIABILITY

Regardless of the number of (1) Insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the Company's liability is limited as follows:

Coverage YY—The limit of bodily injury liability stated in the schedule as applicable to "each person" is the limit of the Company's liability for all damages because of bodily injury sustained by one person as the result of any one occurrence; but subject to the above provision respecting "each person", the total liability of the Company for all damages because of bodily injury sustained by two or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the schedule as applicable to "each occurrence".

Coverage ZZ—The total liability of the Company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the schedule as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the Company for all damages because of all property damage to which this coverage applies shall not exceed the limit of property damage liability stated in the schedule as "aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the Named Insured.

For the purpose of determining the limit of the Company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

IV POLICY PERIOD; TERRITORY

This insurance applies only to bodily injury or property damage which occurs during the policy period within the policy territory.

V ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"collapse hazard" includes "structural property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work or (2) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The collapse hazard does not include property damage (1) arising out of operations performed for the Named Insured by independent contractors, or (2) included within the completed operations hazard or the underground property damage hazard, or (3) for which liability is assumed by the Insured under an incidental contract;

"contractual liability" means liability of others expressly assumed under a written contract or agreement; provided, however, that contractual liability shall not be construed as including liability under a warranty of the fitness or quality of the Named Insured's products or a warranty that work performed by or on behalf of the Named Insured will be done in a workmanlike manner;

"explosion hazard" includes property damage arising out of blasting or explosion. The explosion hazard does not include property damage (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the Named Insured by independent contractors, or (3) included within the completed operations hazard or the underground property damage hazard, or (4) for which liability is assumed by the Insured under an incidental contract;

"suit" includes an arbitration proceeding to which the Insured is required to submit or to which the Insured has submitted with the Company's consent;

"underground property damage hazard" includes "underground property damage" as defined herein and property damage to any other property at any time resulting therefrom. "Underground property damage" means property damage to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The underground property damage hazard does not include property damage (1) arising out of operations performed for the Named Insured by independent contractors, or (2) included within the completed operations hazard, or (3) for which liability is assumed by the Insured under an incidental contract.

VI ADDITIONAL CONDITIONS

A. Arbitration

The Company shall be entitled to exercise all of the Insured's rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

B. Premium Bases

When used as a premium basis:

1. the word "cost" means the total cost of all work in connection with all contracts to which this insurance applies with respect to which "cost" is the basis of premium, regardless of whether any liability is assumed under such contracts by the Insured. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the Insured, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusions (m), (n) or (q) apply;
2. the word "sales" means the gross amount of money charged by the Named Insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the Named Insured and such others collect as a separate item and remit directly to a governmental division.

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART
 MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART
 OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART
 COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART
 CONTRACTUAL LIABILITY INSURANCE (Blanket Coverage) COVERAGE PART

Forming a part of Policy

No. RLCC-271895 CONTRACTUAL LIABILITY INSURANCE (Blanket Coverage) COVERAGE PART

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
		The rating classifications below do not modify the exclusions or other terms of this insurance.				
(1) Premises-Operations (PF 11 and/or 12)		(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area			
(2) Elevators (PF 22)		(b) Frontage	(b) Per Linear Foot			
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)		(c) Remuneration	(c) Per \$100 of Remuneration			
(4) Completed Operations (PF 14)		(d) Number	(d) Per Elevator			
(5) Products (PF 14)		(e) Cost	(e) Per \$100 of Cost			
(6) Contractual (PF 32)		(f) Receipts	(f) Per \$1000 of Receipts			
		(g) Sales	(g) Per \$1000 of Sales			
		(h) Number	(h) Per Contract			
		(i) No. of Tank Cars	(i) Per Tank Car			
1. Agreement with City of Superior, Wisconsin, Dated 3-16-51						
2. Agreement with Northern Pacific Railroad Co., Dated 3-16-51 No. 78595						
3. Agreement with Northern Pacific Railroad Co., Dated 4-16-51 No. 43543						
4. Agreement with Lake Superior & Ishpeming Railroad Co. Dated 5-24-60						
5. Agreement with Great Northern Railroad Co. Dated 7-15-60 No. 66486						
Contractual Liability.#0521	(h) 5	S 3.245 E 1.200	1,608 .325	16.00 6.00	8.00 2.00	
6. Tank Car Lease Agreements with: (1) North American Car Corporation (2) Union Tank Car Co. (3) General American Transportation Corp.						
Contractual Liability.#0521 1st. 100 Cars	(i) 87	S .325 E ,120	.161 .033	28.00 10.00	14.00 3.00	
Next 400 Cars	(i) If Any	S .162 E ,060	.080 .016			

#2-B

- COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART
 MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE COVERAGE PART
 OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE COVERAGE PART
 COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE COVERAGE PART
 Forming a part of Policy (Blanket Coverage)
 No. RICC-271895 CONTRACTUAL LIABILITY INSURANCE ~~DESIGNATED CONTRACTS ONLY~~ COVERAGE PART

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			Bodily Injury	Property Damage	Bodily Injury	Property Damage
The rating classifications below do not modify the exclusions or other terms of this insurance.						
(1) Premises-Operations (PF 11 and/or 12)		(a) Area (Sq. Ft.)	(a) Per 100 Sq. Ft. of Area			
(2) Elevators (PF 22)		(b) Frontage	(b) Per Linear Foot			
(3) Independent Contractors or Structural Alterations, New Construction, Demolition (PF 32)		(c) Remuneration	(c) Per \$100 of Remuneration			
(4) Completed Operations (PF 14)		(d) Number	(d) Per Elevator			
(5) Products (PF 14)		(e) Cost	(e) Per \$100 of Cost			
(6) Contractual (PF 32)		(f) Receipts	(f) Per \$1000 of Receipts			
		(g) Sales	(g) Per \$1000 of Sales			
		(h) Number	(h) Per Contract			
		(i) No. of Tank Cars	(i) Per Tank Car			
7. Agreement between Named Insured and Chevron Oil Company as per agreement dated 10-2-67						
Construction Agreements-- indemnification of owners (not railroads)--excluding maritime operations.						
Limited form contracts.						
.....#0553	(e) To Be Determined	S .015 E ,005	.009 .001			
		Totals		S 44.00 E 16.00	22.00	5.00

COVERAGE PART: #3

PERSONAL INJURY LIABILITY INSURANCE

Forming a part of Policy

No. RICC-271895

Schedule

Coverage	Limits of Liability	Advance Premiums
P. Personal Injury Liability	The Charge shall be 2.5% of the B.I. Comprehensive General Liability Insurance Premium.	
The insurance afforded is only with respect to personal injury arising out of an offense included within such of the following groups of offenses as are indicated by specific premium charge or charges.		
Groups of Offenses		
A. False Arrest, Detention or Imprisonment or Malicious Prosecution	1 \$ 100,000 each person aggregate	\$ To Be
B. Libel, Slander, Defamation or Violation of Right of Privacy	2 \$ 500,000 general aggregate	\$ Determined
C. Wrongful Entry or Eviction or Other Invasion of Right of Private Occupancy	3	\$ By Audit
Insured's Participation %	Minimum Premium \$	Total Advance Premium \$
Endorsement Nos.		

I COVERAGE P—PERSONAL INJURY LIABILITY

The Company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of injury (herein called "personal injury") sustained by any person or organization and arising out of one or more of the following offenses committed in the conduct of the Named Insured's business designated in the declarations:

Group A—false arrest, detention or imprisonment, or malicious prosecution;

Group B—the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy; except publications or utterances in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the Named Insured;

Group C—wrongful entry or eviction, or other invasion of the right of private occupancy;

If such offense is committed during the policy period within the United States of America, its territories or possessions, or Canada, and the Company shall have the right and duty to defend any suit against the insured seeking damages on account of such personal injury even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the Company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the Company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the insured under any contract or agreement;
- (b) to personal injury arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured;
- (c) to personal injury sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the Named Insured;
- (d) to personal injury arising out of any publication or utterance described in Group B, if the first injurious publication or utterance of the same or similar material by or on behalf of the Named Insured was made prior to the effective date of this insurance;
- (e) to personal injury arising out of a publication or utterance described in Group B concerning any organization or business enterprise, or its products or services, made by or at the direction of any insured with knowledge of the falsity thereof.

II PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the Named Insured is designated in the declarations as an individual, the person so designated;
- (b) if the Named Insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the Named Insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to personal injury arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a Named Insured.

III LIMITS OF LIABILITY; INSURED'S PARTICIPATION

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain personal injury, or (3) claims made or suits brought on account of personal injury, the total liability of the Company for all damages because of all personal injury to which this coverage applies, sustained by any one person or organization, shall not exceed the limit of personal injury liability stated in the schedule as "each person aggregate".

Subject to the above provision respecting "each person aggregate", the total limit of the Company's liability under this coverage for all damages shall not exceed the limit of personal injury liability stated in the schedule as "general aggregate".

If a participation percentage is stated in the schedule for the insured, the Company shall not be liable for a greater proportion of any loss than the difference between such percentage and one hundred percent and the balance of the loss shall be borne by the insured; provided, the Company may pay the insured's portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the Named Insured shall promptly reimburse the Company therefor.

IV AMENDED DEFINITION

When used in reference to this insurance:

"damages" means only those damages which are payable because of personal injury arising out of an offense to which this insurance applies.

COVERAGE PART: #4

EMPLOYEE BENEFITS LIABILITY INSURANCE

Forming a part of Policy

No.

RLCC-271895

Schedule

Coverage (P.F. 72)	Limits of Liability	Premium Basis Estimated No. of Employees	Rates Each Employee	Premium
Employee Benefits Liability	\$ 100,000 each claim subject to the \$1,000 deductible	See Schedule on End. #4-A	\$ First 5,000 \$ Next 5,000 \$ Attached	\$ 162.00 MP E 60.00 MP Over 10,000
Class Code 9001	\$ 500,000 aggregate			
			Total	\$ 222.00
			Minimum Premium Per Annum	\$ 162.00 E 60.00

Endorsement Nos.

I COVERAGE—EMPLOYEE BENEFITS LIABILITY

The Company will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages on account of any claim made against the Insured by any employee, former employee or the beneficiaries or legal representatives thereof for injury caused by any negligent act, error or omission of the Insured, or any other person for whose acts the Insured is legally liable, in the administration of Employee Benefits as defined herein, and the Company shall have the right and duty to defend any suit against the Insured seeking such damages, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and, with the written consent of the Insured, such settlement of any claim or suit as it deems expedient, but the Company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the Company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to any dishonest, fraudulent, criminal or malicious act, libel, slander, discrimination, or humiliation;
- (b) to bodily injury, death, care and loss of services or to property damage, including the loss of use of property;
- (c) to any claim for failure of performance of contract by any Insurer;
- (d) to any claim based upon the Named Insured's failure to comply with any law concerning workmen's compensation, unemployment insurance, social security or disability benefits;
- (e) to any claim based upon failure of stock to perform as represented by an Insured;
- (f) to any claim based upon advice given by an Insured to participate or not to participate in stock subscription plans.

II PERSONS INSURED

Each of the following is an Insured under this insurance to the extent set forth below:

- (a) the Named Insured;
- (b) if the Named Insured is designated in the declarations as a partnership, any partner or member thereof, but only with respect to his liability as such;
- (c) if the Named Insured is designated in the declarations as other than an individual or partnership, any executive officer, stockholder or member of the board of trustees, directors or governors of the Named Insured while acting within the scope of his duties as such;
- (d) any employee of the Named Insured provided such employee is authorized to act in the administration of Employee Benefits as defined herein.

III LIMITS OF LIABILITY

Regardless of the number of Insureds under this insurance the Company's liability is limited as follows:

The limit of liability stated in the schedule as applicable to "each claim" is the limit of the Company's liability for all damages because of any claim covered hereunder. The limit of liability stated in the schedule as "aggregate" is, subject to the above provision respecting "each claim", the total limit of the Company's liability for all damages because of all claims covered hereunder.

\$1,000 shall be deducted from the amount of each claim covered hereunder and the Company shall be liable for loss only in excess of that amount.

IV POLICY PERIOD; TERRITORY

This insurance applies only to claims brought against the Insured within the territory described in paragraph (1) of the definition of "policy territory", resulting from

- (a) Negligent acts, errors or omissions which occur during the policy period and, concerning which, the Insured has given written notice to the Company within this policy period in accordance with Amended Condition 4, or

- (b) Negligent acts, errors or omissions which have occurred prior to the policy period but then only if, during the policy period, the Insured first has knowledge of or can reasonably foresee any circumstances which might result in a claim or suit and has given written notice thereof to the Company in accordance with Amended Condition 4.

V AMENDED DEFINITION

When used in reference to this insurance

"damages" means all damages which are payable because of injury to which this insurance applies.

VI ADDITIONAL DEFINITIONS

When used in reference to this insurance

"Employee Benefits" means group life insurance, group accident and health insurance, profit sharing plans, pension plans, employee stock subscription plans, workmen's compensation, unemployment insurance, social security, disability benefits insurance and travel, savings, or vacation plans.

"Administration" means:

- (a) Giving counsel to employees with respect to the Employee Benefits;
 - (b) Interpreting Employee Benefits;
 - (c) Handling of records in connection with Employee Benefits;
 - (d) Effecting enrollment, termination or cancellation of employees under Employee Benefits;
- performed by a person authorized by the Named Insured to do such acts.

VII AMENDED CONDITIONS

When used in reference to this insurance the Conditions are amended as follows:

Condition 1 Premium The premium stated in the schedule is an estimated premium only. Upon termination of each annual period covered by this insurance, the Insured, on request, will furnish the Company a statement of the total number of employees at the end of the period and the earned premium shall be computed in accordance with rates set forth in the schedule. If the earned premium thus computed exceeds the estimated advance premium paid, the Insured shall pay the excess to the Company; if less, the Company shall return to the Insured the unearned portion paid by such Insured subject to the Minimum Premium for this insurance stated in the schedule.

Condition 4(a) Insured's Duties in the Event of Occurrence, Claim or Suit

- (a) Irrespective of the application of the deductible amount, upon the Insured becoming aware of any alleged injury to which this insurance applies, written notice containing particulars sufficient to identify the Insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, shall be given by or for the Insured to the Company or any of its authorized agents as soon as practicable.

Condition 10 Three Year Policy. If this policy is issued for a period of three years:

- (a) The policy period is comprised of three consecutive annual periods;
- (b) The rates are subject to amendment for the second and third annual periods, in accordance with the Company's rules and rating plans. Amended rates shall be stated by endorsement issued to form a part of this policy;
- (c) The Insured shall notify the Company, as of the start of each annual period, of any change in the number of employees as stated in the schedule, and computation and adjustment of earned premium shall be made accordingly;
- (d) The aggregate limit of liability shall apply separately to each annual period.

VIII ADDITIONAL CONDITION

First Aid Exclusion The Insurance shall not apply to expenses incurred by the Insured for first aid at the time of an accident and the "Supplementary Payments" provision and the "Insured's Duties in the Event of Occurrence, Claim or Suit" Condition are amended accordingly.

COVERAGE PART—EMPLOYEE BENEFITS LIABILITY INSURANCE

Schedule #4-A

<u>Premium Basis</u>	<u>Rates</u>	
<u>Estimated No. of Employees</u>	<u>Per Employee</u>	<u>Premium</u>
2,088	First 5,000 S .039 E .014	S \$162.00 E 60.00
	Next 5,000 S .029 E .011	Minimum Premiums
	Over 10,000 S .019 E .007	
		Total \$222.00

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
4-A						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X Peeler,
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
 UNITED AND GUARANTY INSURANCE UNDERWRITERS, INC.
 UNITED INSURANCE AGENCY

W. Murphy
President

Countersigned by..... *Robert D. Brown*

Authorized Representative

General 166 (8/69)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to
**Comprehensive General Liability Insurance—Contractual Liability Insurance— Manufacturers' and Contractors'
 Liability Insurance—Owners', Landlords' and Tenants' Liability Insurance—Owners' and Contractors' Protective
 Liability Insurance—Completed Operations and Products Liability Insurance**

EXCLUSION
(Saline Substances Contamination—Texas)

It is agreed that with respect to operations performed by or on behalf of the **Named Insured** and described in this endorsement:

1. The insurance does not apply to **property damage** included within the **saline substances contamination hazard**:
2. "**Saline substances contamination hazard**" includes **property damage** to any of the following wherever located:
 - (a) oil, gas, water or other mineral substances, if the **property damage** is caused directly or indirectly by a saline substance;
 - (b) any other property, if the **property damage** results from the **property damage** described in subdivision (a) of this hazard.

Description of Operations:

Gas Lease Operators—natural gas
 Gas Lease Work
 Gasoline Recovery—from casing head or natural gas
 Oil Lease Work
 Oil or Gas Well Shooting
 Oil or Gas Wells—cleaning or swabbing by contractors
 Oil or Gas Wells—drilling or redrilling, installation or recovery of casing
 Oil Lease Operators

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Agency Code	Policy Number	Named Insured
5				

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Keehan
 Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE AGENCY

Countersigned by *Robert R. Bowes*

Authorized Representative

W. Murphy
 President

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to
Comprehensive General Liability Insurance—Completed Operations and Products Liability Insurance—Contractual Liability Insurance—Manufacturers' and Contractors' Liability Insurance—Owners', Landlords' and Tenants' Liability Insurance—Owners' and Contractors' Protective Liability Insurance

EXCLUSION
(Underground Resources and Equipment)

It is agreed that with respect to operations performed by or on behalf of the Named Insured and described in this endorsement:

1. The insurance does not apply to
 - (a) **property damage** included within the **underground resources and equipment hazard**;
 - (b) the cost of reducing any property included within the **underground resources and equipment hazard** to physical possession above the surface of the earth, or to the expense incurred or rendered necessary to prevent or minimize **property damage** to other property resulting from acts or omissions causing **property damage** included within the **underground resources and equipment hazard**.
2. "**Underground resources and equipment hazard**" includes **property damage** to any of the following:
 - (a) oil, gas, water or other mineral substances which have not been reduced to physical possession above the surface of the earth;
 - (b) any well, hole, formation, strata or area in or through which exploration for or production of any substance is carried on;
 - (c) any casing, pipe, bit, tool, pump or other drilling or well servicing machinery or equipment located beneath the surface of the earth in any such well or hole.

Description of Operations:

Gas Lease Operators—natural gas

Gasoline Recovery—from casing head or natural gas

Oil or Gas Well Shooting

Oil or Gas Wells—cleaning or swabbing—by contractors

Oil or Gas Wells—drilling or redrilling, installation or recovery of casing

Oil Lease Operators

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Agency Code	Policy Number	Named Insured
6				

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peeler
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE AGENCY

Countersigned by..... *Robert M. Brown*..... Authorized Representative

W. D. Murphy
President

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to

Comprehensive General Liability Insurance
Manufacturers' and Contractors' Liability Insurance

OIL OR GAS OPERATIONS - NON-OPERATING INTERESTS

It is agreed that such insurance as is afforded by the Bodily Injury Liability Coverage and Property Damage Liability Coverage applies, subject to the following provisions:

1. The insurance applies only to the Named Insured.
2. The insurance applies only to the Named Insured's non-operating working interest in oil or gas operations, whether the Named Insured be owner, co-owner, joint venturer or mining partner.
3. The insurance does not apply to any oil or gas operations in which the Named Insured is "Operator" for his own account, or for the account of or in behalf of others.
4. The insurance shall be excess insurance over any other valid and collectible insurance available to the Named Insured.
5. The premium rates are the amounts indicated below:

<u>Premises--Operations</u>	<u>Premium Basis</u>	<u>Premiums Rates</u>		<u>Minimum Premium</u>	
		<u>B.I.</u>	<u>P.D.</u>	<u>B.I.</u>	<u>P.D.</u>
Non-Operating Working Interest in Oil or Gas Operations, .#0301B	Flat Charge	S \$75.00 E \$25.00	\$82.00 \$25.00	\$75.00 \$25.00	\$82.00 \$18.00
					(Included)

The premium for non-operating working interests in oil or gas lease shall be computed on a "per Well" basis at the rates per well shown. The earned premium shall be determined by applying the rates per well.

(Continued on End. #7-B)

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
7-A						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peelan
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.

Countersigned by *Helen J. Blawie*
Authorized Representative

W. Murphy
President

(Continued from End. #7-A)

1. To the number of wells in which the Named Insured participates during the term of this policy, whether or not a well is "made" or there is a "dry hole".
2. To the number of wells previously "made" (whether during the term of this policy or prior thereto) in which the Named Insured participates, which are being operated for the account of all parties at interest by others than the Named Insured.

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
7-B						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peelan
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
INSURANCE AGENTS

W. Murphy
President

Countersigned by.....

Robert D. Brown
Authorized Representative

It is agreed that "Standard Premiums" and "Excess Premiums" appearing in this policy are defined as follows:

"Standard Premiums" and "Excess Premiums" are based on the following Limits of Liability:

	Standard Premiums	Excess Premiums
Coverage "A"	\$10,000.00 10,000.00 10,000.00	\$90,000.00 490,000.00 490,000.00
		each person each occurrence aggregate
Coverage "B"	\$10,000.00 25,000.00	\$ 90,000.00 75,000.00
		each occurrence aggregate

The Limits of Liability based on "Excess Premiums" shall be excess over the limits of liability based on "Standard Premiums".

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
8						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peelan
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE AGENCY

W. Murphy
President

Countersigned by

Robert R. Beeson
Authorized Representative

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to
**Comprehensive General Liability Insurance—Manufacturers' and Contractors' Liability Insurance—
 Owners', Landlords' and Tenants' Liability Insurance—Storekeeper's Liability Insurance**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an **Insured** the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the **Named Insured**, and subject to the following additional exclusions:

The insurance does not apply:

1. to any **occurrence** which takes place after the **Named Insured** ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

<u>Designation of Premises (Part Leased to Named Insured)</u>	<u>Name of Person or Organization (Additional Insured)</u>	<u>Premiums</u>	
		Bodily Injury Liability	Property Damage Liability
Various Service Station Locations	Lessors	To Be Determined by Audit	
Portion Section 90 Township 14 South, Range 3 East Vermilion Parish, Louisiana	Intracoastal City Terminal, Inc. P. O. Box 51426 Oil Center Station Lafayette, Louisiana	To Be Determined By Audit	
Part of Section 30 Township 29 South, Range 19 East, Hillsborough County, Florida	Hillsborough County Port Authority C/O Hookers Point Shipyard Tampa, Florida	To Be Determined By Audit	

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
9						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William L. Peeler
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE AGENCY

Countersigned by: *Robert J. Brown*

Authorized Representative

W. Murphy
President

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to

Comprehensive General Liability Insurance
Manufacturers' and Contractors' Liability Insurance
Owners', Landlords' and Tenants' Liability Insurance
Storekeeper's Liability Insurance

G111

ADDITIONAL INSURED

(State or Political Subdivisions - Permits Relating to Premises)

It is agreed that the "Persons Insured" provision includes as an Insured any state or political subdivision designated in the schedule below, subject to the following additional provisions:

1. The insurance for any such Insured applies only with respect to such of the following hazards for which the state or political subdivision has issued a permit in connection with premises owned by, rented to or controlled by the Named Insured and to which the Bodily Injury Liability coverage applies:
 - (a) the existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist-way openings, sidewalk vaults, street banners or decorations and similar exposures;
 - (b) the construction, erection or removal of elevators;
 - (c) the ownership, maintenance or use of any elevators covered by the policy.
2. If Property Damage Liability Coverage is not otherwise afforded, such insurance shall nevertheless apply with respect to operations performed by or on behalf of the Named Insured in connection with the hazard for which the permit has been issued subject to the limits of liability stated herein.

(Continued on End. #10-B)

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
10-A						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peelan
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE AGENCY

W. J. Murphy
President

Countersigned by

Robert J. Scovay
Authorized Representative

(Continued from End. #10-A)

SCHEDULE

Designation of State or Political Subdivision: Various

Limits of Liability - As required Subject to a Maximum of:

Bodily Injury Liability	\$100,000.00	each person
	500,000.00	each occurrence
Property Damage Liability	\$100,000.00	each occurrence
	100,000.00	aggregate

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
10-B						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peelan
Secretary

Countersigned by

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE AGENCY

Melvin M. Brown
Authorized Representative

W. Murphy
President

It is understood and agreed that coverage is provided under this policy for the contract between Murphy Oil Corporation and Southern Facilities, Inc. subject to the following provisions:

- (a) It is agreed that such coverage as is provided by this policy for liability arising out of operations of Southern Facilities, Inc., shall be excess over any valid and collectible insurance available to the Insured.
- (b) It is further agreed that the company waives any right of subrogation acquired against Continental Oil Company, Tenneco Corporation & Southern Facilities, Inc., by reason of any payment under the policy; except that such waiver shall not extend to losses caused by acts of the contract with Murphy Oil Corporation or with other operations of the insured not a part of but not susceptible of separation from the operations performed under such contract.

It is agreed that the premium charge for this endorsement shall be:

		Coverage A	Coverage B
Open States Locations	S	\$ 64.00	\$ 64.00
	E	20.00	13.00
North Carolina Locations	S	28.00	29.00
	E	10.00	7.00
Virginia Locations	S	26.00	27.00
	E	10.00	6.00
<hr/>			
Totals	S	\$118.00	\$120.00
	E	40.00	26.00

(Included on Schedule #1-H
of Coverage Part #1)

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
11						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peeler
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE AGENTS

W.H. Murphy
President

Countersigned by Robert P. Brown

Authorized Representative

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to
**Comprehensive General Liability Insurance—Completed Operations and Products Liability Insurance—
Contractual Liability Insurance—Manufacturers' and Contractors' Liability Insurance—Owners', Landlords' and
Tenants' Liability Insurance—Owners' and Contractors' Protective Liability Insurance**

UNDERGROUND RESOURCES AND EQUIPMENT COVERAGE

It is agreed that the following additional provisions apply with respect to **property damage** included within the **underground resources and equipment hazard** arising out of the operations performed by or on behalf of the **Named Insured** and described in this endorsement:

Limits of Liability

With respect to **property damage** included within the **underground resources and equipment hazard** the limits of liability provisions stated elsewhere in the policy are replaced by the following:

The total liability of the Company for all **damages** because of all **property damage** included within the **underground resources and equipment hazard** and arising out of operations in connection with any one well shall not exceed the limit of liability stated below as "aggregate".

Exclusions

This insurance does not apply:

- (a) to any cost or expense incurred by or at the request of the **Named Insured** or any co-owner of the working interest in connection with controlling or bringing under control any oil, gas or water well;
- (b) to **damages** claimed by any co-owner of the working interest.

Definitions

"**underground resources and equipment hazard**" includes **property damage** to any of the following:

- (a) oil, gas, water or other mineral substances which have not been reduced to physical possession above the surface of the earth;
- (b) any well, hole, formation, strata or area in or through which exploration for or production of any substance is carried on;
- (c) any casing, pipe, bit, tool, pump or other drilling or well servicing machinery or equipment located beneath the surface of the earth in any such well or hole.

"**co-owner of the working interest**" means any person or organization who is, with the **Named Insured**, a co-owner, joint venturer or mining partner in mineral properties who participates in the operating expense of such properties or who has the right to participate in the control, development or operation of such properties.

Agreement in Connection with Blow-outs or Cratering of Wells

Upon the occurrence of a blow-out or cratering of any oil, gas or water well resulting from or in connection with operations performed by or on behalf of the **Named Insured**, the **Named Insured** hereby agrees that he will, at his own cost and expense, use due and reasonable diligence to take all such prompt and immediate steps for the purpose of controlling or bringing under control such well as shall be required of him by regulation, order or directive of public authorities having jurisdiction in the matter, unless such regulation, order or directive is being complied with by others.

For failure or delay of the **Named Insured** to comply with the obligations of this agreement, the Company shall not be liable for any **property damage** included within the **underground resources or equipment hazard** resulting from the blow-out or cratering of any such well.

Description of Operations:

Gas Lease Operators—natural gas

Gasoline Recovery—from casing head or natural gas

Oil Lease Operators

Oil or Gas Well Shooting

Oil or Gas Wells—cleaning or swabbing—by contractors

Oil or Gas Wells—drilling or redrilling, installation or recovery of casing

Limit of Liability \$ 100,000.00 Aggregate

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Agency Code	Policy Number	Named Insured
12				

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Keehan
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE ASSOCIATES

W. Murphy
President

Countersigned by.....

H. R. Berry Jr.
Authorized Representative

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to
Comprehensive General Liability Insurance—Manufacturers' and Contractors' Liability Insurance

EXCLUSION

(All Hazards in Connection with Designated Premises)

It is agreed that the insurance does not apply to **bodily injury or property damage** arising out of

- (a) the ownership, maintenance or use of the premises designated in this endorsement or of any property located thereon;
- (b) operations on such premises or elsewhere which are necessary or incidental to the ownership, maintenance or use of such premises; or
- (c) goods or products manufactured at or distributed from such premises.

Description and Location of Premises:

**Hangar Building
 Goodwin Field
 El Dorado, Arkansas**

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Agency Code	Policy Number	Named Insured
13				

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Trelan
 Secretary

**UNITED STATES FIDELITY AND GUARANTY COMPANY
 FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
 UNITED INSURANCE AGENCY**

W. Murphy
 President

Countersigned by.....
Robert D. Beatty
 Authorized Representative

DO NOT TYPE ABOVE THIS LINE

It is understood that in some instances the Insured will undertake operations or leases which they jointly own with others. It is agreed that in such cases such insurance as is provided by this policy is extended to the co-owners of these leases as additional insureds, but only as respects operations performed for them by the Insured.

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
14						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peelan,
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
United Insurance Agency

W. Murphy
President

Countersigned by.....
Melvin J. Brown.....
Authorized Representative

General 166 (8/69)

DO NOT TYPE ABOVE THIS LINE

It is understood and agreed that Exclusion (c) of Coverage Part #3, Personal Injury Liability, is eliminated.

The Premium Charge for the elimination of this exclusion shall be 50% of the Personal Injury Premium otherwise determined.

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
15						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peelan
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE AGENCY

W. J. Murphy
President

Countersigned by *Robert D. Gray*
Authorized Representative

General 166 (8/69)

MURPHY_00018217

DO NOT TYPE ABOVE THIS LINE

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to

Comprehensive General Liability Insurance

It is agreed that Exclusion D on the Comprehensive General Liability Insurance Coverage Part shall not apply with respect to vessels with a gross tonnage not in excess of 2,000 tons.

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
16						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Keehan
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.

W. Murphy
President

Countersigned by..... *Robert M. George*.....
Authorized Representative

General 166 (8/69)

In consideration of a B.I. premium of \$11.00 (Included) and a P.D. Premium of \$4.00 (Included), it is agreed that:

The Company waives any right of subrogation against Cummings and White-Spunner, Inc.* by reason of any payment under this policy: except that such waiver shall not extend to losses caused by acts of Cummings and White-Spunner, Inc., which are not connected with the lease of premises between the Named Insured and Cummings and White-Spunner, Inc., or with other operations of this Insured not a part of, but not susceptible of separation from operations performed in connection with such lease operations.

* Cummings and White-Spunner, Inc., the Management corporation for:

Blacksher White-Spunner
 Peggy White-Spunner
 Marl M. Cummings, Jr.
 Eleanor P. Cummings.
 W. B. Hand
 Allison Hand
 Paul W. Brock
 Louise Brock
 V. G. Johnston, Jr.
 Sara C. Johnston

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
17						

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peelan,
 Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
 FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
 UNITED INSURANCE AGENCY

W. Murphy
 President

Countersigned by: *Holice N. Brown*

Authorized Representative

**RETROSPECTIVE PREMIUM ENDORSEMENT
SHORT FORM**

It is agreed that the premium for the policy shall be computed in accordance with the provisions of the Retrospective Premium Endorsement forming a part of policy RJ 1261.

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
18						

William X. Teehan
Secretary

**UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.**

W. J. Murphy
President

Countersigned by.....
Robert M. Murphy

Authorized Representative

DO NOT TYPE ABOVE THIS LINE.

IN CONSIDERATION OF THE PREMIUM CHARGED (INCLUDED IN RATES) FOR END. #12, CAS. G214, UNDERGROUND RESOURCES AND EQUIPMENT COVERAGE, IT IS HEREBY UNDERSTOOD AND AGREED THAT END. G325, EXCLUSION OF UNDERGROUND RESOURCES & EQUIPMENT, IS HEREBY ELIMINATED IN ITS ENTIRETY.

EXP: 6-1-71

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
19	6-1-70	1	39	2084	R1CC-271895	MURPHY OIL CORPORATION

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peeler
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
UNITED INSURANCE AGENCY

W. D. Murphy
President

Countersigned by.....

Robert M. Brown
Authorized Representative

General 166 (8/69)

DO NOT TYPE ABOVE THIS LINE

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE FOLLOWING CONTRACT AS SHOWN ON SCHEDULE #2-B, CONTRACTUAL LIABILITY INSURANCE COVERAGE PART, IS ELIMINATED:

(7) AGREEMENT BETWEEN NAMED INSURED AND CHEVRON OIL COMPANY AS PER AGREEMENT DATED 10-2-67

CONSTRUCTION AGREEMENTS--
LIMITED FORM CONTRACTS. #0553

EXP. DATE: 6-1-71

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
20	6-1-70	1	39	2084	RICC-271895	MURPHY OIL CORPORATION

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Peelan
Secretary

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.

W. J. Murphy
President

Countersigned by.....

Robert M. Brown
Authorized Representative

General 166 (8/69)

In consideration of the premium to be determined by audit, it is hereby understood and agreed that all Texas General Liability rates are subject to the following experience modifications:

22% Debit - Basic
29% Credit- Excess

The following rates reflect the above Experience modification and apply in lieu of those shown on the policy:

Premises - Operations:

<u>Code</u>	<u>Rates</u>	
	B.I.	P.D.
3437	S .394	.195
	E .201	.034
2475	S .217	.195
	E .111	.034
1321de	S .299	1.058
	E .152	.905

Independent Contractors

<u>Code</u>	<u>Rates</u>	<u>B.I.</u>	<u>P.D.</u>
0512	1st. \$500,000.00	S .024	.022
		E .007	.032
	Next \$500,000.00	S .012	.016
		E .004	.031
0536	Over \$1,000,000.00	S .003	.011
		E .001	.031
	1st. \$500,000.00	S .024	.022
		E .007	.032
	Next \$500,000.00	S .012	.016
		E .004	.031
	Over \$1,000,000.00	S .003	.011
		E .001	.031

Exp. 6-1-71 (Continued on End. #21-B)

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
21-A	6-1-70	1	39	2084	R1CC-271895	Murphy Oil Corporation

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Teelan
Secretary

Countersigned by.....

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.

UNITED INSURANCE AGENCY

Robert M. Brown
Authorized Representative

W. D. Murphy
President

(Continued from End. #21-A)

Products - Completed Operations:

<u>Code</u>		<u>Rates</u>	
		<u>B.I.</u>	<u>P.D.</u>
1127	S	.048	.096
	E	.015	.032
5125s	S	.065	.124
	E	.039	.041

Exp. Date: 6-1-71

This endorsement, from its effective date, forms a part of the policy described below issued by the Company named therein.

End. No.	End. Effective Date	Co.	B.O.	Agency Code	Policy Number	Named Insured
21-B	6-1-70	1	39	2084	RICC-271895	Murphy Oil Corporation

(The spaces above are to be completed only if this endorsement is issued subsequent to the issuance of the policy.)

William X. Keehan,
Secretary

Countersigned by.....

UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.

Robert D. Brown ?
Authorized Representative

W. Murphy
President

C. E. Niederer

Trs. - EID

September 10, 1970

Otis Burns
Truman ChannelTrs. - EID
Cont. - EID

**Workmen's Compensation
& General Liability Rates**

We have received notification that the Workmen's Compensation rate for the State of Virginia was increased 2.5% effective July 1, 1970. Following are the new rates:

<u>Code</u>	<u>Classification</u>	<u>Comp.</u>	<u>B. I.</u>	<u>P.D.</u>	<u>Cen. Liab.</u>	<u>Total</u>
6742	Salesmen	.165				.165
8387-3437	Gasoline Stations	1.075	.379	.119		1.573

Also, the Workmen's Compensation rate for the State of Kentucky was increased 5.0% effective June 18, 1970. Following are the new rates:

8810	Clerical	.562				.562
8387-3437	Gasoline Stations	1.764	.360	.086		2.209
8742	Salesmen	.270				.270
8350-8350	Oil or Gas Dealers	2.730	.551	.601		3.882
8350	Oil or Gas Dealers- Drivers	2.730				2.730

We have also been notified of a change in the State of Texas General Liability rates effective June 1, 1970 as follows:

8810	Clerical	.127				.127
8605-2475	Oil or Gas Geologists	.297	.328	.229		.854
1321-1321	Oil Lease Operations	2.184	.451	1.963		4.598
8387-3437	Gasoline Stations	3.477	.595	.229		4.301

Please make these changes on the payroll accruals.

CEN:mb

**UNITED STATES FIDELITY AND GUARANTY COMPANY
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.
BALTIMORE, MARYLAND**

DESCRIPTION OF TERMS USED AS PREMIUM BASES

When used as a premium basis:

1. Comprehensive General; Owners', Landlords' and Tenants'—“admissions” means the total number of persons, other than employees of the Named Insured, admitted to the event insured or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes;
2. Comprehensive General; Manufacturers' and Contractors'; Owners', Landlords' and Tenants'; Owners' and Contractors' Protective—“cost” means the total cost to the Named Insured with respect to operations performed for the Named Insured during the policy period by independent contractors of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;
3. Comprehensive General; Manufacturers' and Contractors'; Owners', Landlords' and Tenants'; Completed Operations and Products—“receipts” means the gross amount of money charged by the Named Insured for such operations by the Named Insured or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the Named Insured collects as a separate item and remits directly to a governmental division;
4. Comprehensive General; Manufacturers' and Contractors'; Owners', Landlords' and Tenants' which includes coverage for structural alterations, new construction and demolition operations—“remuneration” means the entire remuneration earned during the policy period by proprietors and by all employees of the Named Insured, other than chauffeurs (except operators of mobile equipment) and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the Company;
5. Comprehensive General; Completed Operations and Products—“sales” means the gross amount of money charged by the Named Insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the Named Insured and such others collect as a separate item and remit directly to a governmental division;
6. Garage Insurance—“remuneration” means (a) the entire remuneration earned during the policy period by each Class A employee and each Class C employee of the Named Insured, subject to an average weekly maximum of \$100, and (b) the remuneration of each Class B person at a fixed amount of \$2,000 per annum

“Class A” means all clerical office employees

“Class B” means all proprietors and officers active in the business, and inactive proprietors or officers (other than an inactive proprietor or officer who is a spouse of an active proprietor or officer) who customarily drive an automobile owned by the Named Insured; and all salesmen, general managers, service managers and chauffeurs

“Class C” means all other employees;

7. Comprehensive Automobile Liability—

- A. “cost of hire” means the amount incurred for (a) the hire of automobiles, including the entire remuneration of each employee of the Named Insured engaged in the operation of such automobiles subject to an average weekly maximum remuneration of \$100, and for (b) pick-up, transportation or delivery service of property or passengers, other than such services performed by motor carriers which are subject to the security requirements of any motor carrier law or ordinance. The rates for each \$100 of “cost of hire” shall be 5% of the applicable hired automobile rates, provided the owner of such hired automobile has purchased automobile Bodily Injury Liability and Property Damage Liability insurance covering the interest of the Named Insured on a direct primary basis as respects such automobile and submits evidence of such insurance to the Named Insured.
- B. “Class 1 persons” means the following persons, provided their usual duties in the business of the Named Insured include the use of non-owned automobiles: (a) all employees, including officers, of the Named Insured compensated for the use of such automobiles by salary, commission, terms of employment, or specific operating allowances of any sort; (b) all direct agents and representatives of the Named Insured;
- C. “Class 2 employees” means all employees, including officers, of the Named Insured, not included in Class 1 persons;
8. Contractual Liability Insurance (Designated Contracts Only)—“cost” means the total cost to any indemnitee with respect to any contract which is insured of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or the subcontractor, including all fees, allowances, bonuses or commissions made, paid or due.

The following form the policy:

Policy Jacket containing Definitions, Supplementary Payments, Conditions and the Nuclear Energy Liability Exclusion;

Declarations indicating coverage and limits of liability afforded;

Coverage Parts expressing coverage and limitations thereon;

Endorsements, if any.

UNITED STATES FIDELITY AND GUARANTY COMPANY

(A stock insurance company, herein called the Company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the Named Insured as follows:

DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"automobile" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include **mobile equipment**;

"bodily injury" means bodily injury, sickness or disease sustained by any person;

"completed operations hazard" includes **bodily injury** and **property damage** arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the **Named Insured**. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the **Named Insured** under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the **Named Insured** at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The **completed operations hazard** does not include **bodily injury** or **property damage** arising out of

- (a) operations in connection with the transportation of property, unless the **bodily injury** or **property damage** arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the Company's manual specifies "including completed operations";

"damages" includes damages for death and for care and loss of services resulting from **bodily injury** and damages for loss of use of property resulting from **property damage**;

"elevator" means any hoisting or lowering device to connect floors or landings whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an **automobile** servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hod or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclu-

road, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) elevator maintenance agreement;

"Insured" means any person or organization qualifying as an **Insured** in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each **Insured** against whom claim is made or suit is brought, except with respect to the limits of the Company's liability;

"mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the **Named Insured**, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"Named Insured" means the person or organization named in Item 1. of the declarations of this policy;

"Named Insured's products" means goods or products manufactured, sold, handled or distributed by the **Named Insured** or by others trading under his name, including any container thereof (other than a vehicle), but "**Named Insured's products**" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"occurrence" means an accident, including injurious exposure to conditions, which results, during the policy period, in **bodily injury** or **property damage** neither expected nor intended from the standpoint of the **Insured**;

"policy territory" means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the **bodily injury** or **property damage** does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to **damages** because of **bodily injury** or **property damage** arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such **damages** is brought within such territory;

"products hazard" includes **bodily injury** and **property damage** arising out of the **Named Insured's products** or reliance upon a representation or warranty made at any time with respect thereto, but only if the **bodily injury** or **property damage** occurs away from prem-

sively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

"incidental contract" means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a rail-

ises owned by or rented to the **Named Insured** and after physical possession of such products has been relinquished to others;

"property damage" means injury to or destruction of tangible property.

SUPPLEMENTARY PAYMENTS

The Company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the Company, all costs taxed against the **Insured** in any suit defended by the Company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the Company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the Company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of

liability of this policy, and the cost of bail bonds required of the **Insured** because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the Company shall have no obligation to apply for or furnish any such bonds;

- (c) expenses incurred by the **Insured** for first aid to others at the time of an accident, for **bodily injury** to which this policy applies;
- (d) reasonable expenses incurred by the **Insured** at the Company's request, including actual loss of wages or salary (but not loss of other income) not to exceed \$25 per day because of his attendance at hearings or trials at such request.

CONDITIONS

1. Premium All premiums for this policy shall be computed in accordance with the Company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the **Named Insured**, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid the Company shall return to the **Named Insured** the unearned portion paid by the **Named Insured**.

The **Named Insured** shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the Company at the end of the policy period and at such times during the policy period as the Company may direct.

2. Inspection and Audit The Company shall be permitted but not obligated to inspect the **Named Insured's** property and operations at any time. Neither the Company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the **Named Insured** or others, to determine or warrant that such property or operations are safe.

The Company may examine and audit the **Named Insured's** books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

3. Financial Responsibility Laws When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for **bodily injury** liability or for **property damage** liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The **Insured** agrees to reimburse the Company for any payment made by the Company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph:

4. Insured's Duties in the Event of Occurrence, Claim or Suit

- (a) In the event of an **occurrence**, written notice containing particulars sufficient to identify the **Insured** and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the **Insured** to the Company or any of its authorized agents as soon as practicable. The **Named Insured** shall promptly take at his expense all reasonable steps to prevent other **bodily injury** or **property damage** from arising out of the same or similar conditions, but such expense shall not be recoverable under this policy.
- (b) If claim is made or suit is brought against the **Insured**, the **Insured** shall immediately forward to the Company every demand, notice, summons or other process received by him or his representative.
- (c) The **Insured** shall cooperate with the Company and, upon the Company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the **Insured** because of **bodily injury** or **property damage** with respect to which insurance is afforded under this policy; and the **Insured** shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The **Insured** shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

5. Action Against Company No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the **Insured's** obligation to pay shall have been finally determined either by judgment against the **Insured** after actual trial or by written agreement of the **Insured**, the claimant and the Company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the Company as a party to any action against the **Insured** to determine the **Insured's** liability, nor shall the Company be impleaded by the **Insured** or his legal representative. Bankruptcy or insolvency of the **Insured** or of the **Insured's** estate shall not relieve the Company of its obligations hereunder.

6. Other Insurance The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the **Insured** has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the Company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the Company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) **Contribution by Equal Shares.** If all of such other valid and collectible insurance provides for contribution by equal shares, the Company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.
- (b) **Contribution by Limits.** If any of such other insurance does not provide for contribution by equal shares, the Company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

7. Subrogation In the event of any payment under this policy, the Company shall be subrogated to all the **Insured's** rights of recovery therefor against any person or organization and the **Insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Insured** shall do nothing after loss to prejudice such rights.

8. Changes Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy signed by an authorized representative of the Company.

9. Assignment Assignment of interest under this policy shall not bind the Company until its consent is endorsed hereon; if, however, the **Named Insured** shall die, such insurance as is afforded by this policy shall apply (1) to the **Named Insured's** legal representative, as the **Named Insured**, but only while acting within the scope of his duties as such, and (2) with respect to the property of the **Named Insured**, to the person having proper temporary custody thereof, as **Insured**, but only until the appointment and qualification of the legal representative.

10. Three Year Policy If this policy is issued for a period of three years, the limits of the Company's liability shall apply separately to each consecutive annual period thereof.

11. Cancellation This policy may be canceled by the **Named Insured** by surrender thereof to the Company or any of its authorized agents or by mailing to the Company written notice stating when thereafter the cancellation shall be effective. This policy may be canceled by the Company by mailing to the **Named Insured** at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the **Named Insured** or by the Company shall be equivalent to mailing.

If the **Named Insured** cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the Company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

12. Declarations By acceptance of this policy, the **Named Insured** agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the Company or any of its agents relating to this insurance.

I. This policy does not apply:

A. Under any Liability Coverage, to **bodily injury or property damage**

- (1) with respect to which an **Insured** under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the **hazardous properties of nuclear material** and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the **Insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to **bodily injury** resulting from the **hazardous properties of nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.C. Under any Liability Coverage, to **bodily injury or property damage** resulting from the **hazardous properties of nuclear material**, if

- (1) the **nuclear material** (a) is at any **nuclear facility** owned by, or operated by or on behalf of, an **Insured** or (b) has been discharged or dispersed therefrom;
- (2) the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an **Insured**; or
- (3) the **bodily injury or property damage** arises out of the furnishing by an **Insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this exclusion:

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means **source material**, **special nuclear material** or **byproduct material**;

"source material", **"special nuclear material"**, and **"byproduct material"** have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**;

"waste" means any waste material (1) containing **byproduct material** and (2) resulting from the operation by any person or organization of any **nuclear facility** included within the definition of **nuclear facility** under paragraph (a) or (b) thereof;

"nuclear facility" means

(a) any **nuclear reactor**,

(b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing **spent fuel**, or (3) handling, processing or packaging **waste**,

(c) any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **Insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"property damage" includes all forms of radioactive contamination of property.

In Witness Whereof, UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this policy to be signed by its President and its Secretary at Baltimore, Maryland, and counter-signed by a duly authorized representative.

SECRETARY

PRESIDENT

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UNITED STATES FIDELITY AND GUARANTY COMPANY

Baltimore, Maryland

issued by your UNITED STATES FIDELITY AND GUARANTY COMPANY agent

